

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Tamara Paradissis
 Debtor

Case No. 17-16197-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 3
 Total Noticed: 50

Date Rcvd: Jan 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2018.

db
 13982215 #+Tamara Paradissis, 1628 Super Highway, Langhorne, PA 19047-3751
 13982216 +Abington Health Center, 1200 Old York Road, Abington, PA 19001-3788
 13982217 Aflac, Worldwide Headquarters, 1932 Wynnton Road, Columbus, GA 31999-0002
 13982218 +Alltran Financial LP, PO Box 610, Sauk Rapids, MN 56379-0610
 13982219 +Andrew Everett Callahan, Esq., Midland Funding LLC, 1 International Plaza 5th floor, Philadelphia, PA 19113-1510
 13982219 +Apothaker Acian, PC, David J. Apothaker, Esq., 520 Fellowship Rd, C306, PO Box 5496, Mount Laurel, NJ 08054-5496
 13982221 +Assurity Labs/Bandar Enterprises LLC, PO Box 30102, Dept 402, Salt Lake City, UT 84130-0102
 13982226 +Children's Hospital of Philadelphia, 3401 Civic Center Blvd., Philadelphia, PA 19104-4319
 13982227 +Citi, PO Box 790040, Saint Louis, MO 63179-0040
 13982230 +Dr. B for Kids, 400 N. Buckstown Drive, Suite 1-C, Langhorne, PA 19047-8310
 13982232 Financial Recoveries, PO Box 1022, Wixom, MI 48393-1022
 13982233 Gwynedd Family Medicine, PO Box 660827, Mailstop 32045287, Dallas, TX 75266-0827
 13982235 Holy Redeemer Hospital, PO Box 781728, Philadelphia, PA 19178-1728
 13982239 +JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519
 (address filed with court: J.C. Christensen & Associates, Inc., PO Box 519, Sauk Rapids, MN 56379-0519)
 13982240 +Joseph J. Phillips, 1628 Super Highway, Langhorne, PA 19047-3751
 13982242 +Keystone Collections Group, PO Box 499, Irwin, PA 15642-0499
 13982243 Medical Revenue Service, PO Box 938, Vero Beach, FL 32961-0938
 13982245 +Merck Sharp & Dohme, Federal Credit Union, 335 West Butler Avenue, Chalfont, PA 18914-2329
 13982253 Nationwide Credit Inc., PO Box 26314, Lehigh Valley, PA 18002-6314
 13982254 +Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905
 13982257 Physicians Billing-PB Chop, PO Box 788017, Philadelphia, PA 19178-8017
 13982265 +Qualia Collection Services, PO Box 4699, Petaluma, CA 94955-4699
 13982266 +Robert. Rolas, Jr, Esq/Carrie. Brown Esq, Portfolio Recovery Associates LLC, 120 Corporate Blvd., Norfolk, VA 23502-4952
 13982267 Southwest Credit Systems, LP, PO Box 650543, Dallas, TX 75265-0543
 13982268 St. Mary Medical Center, PO Box 822679, Philadelphia, PA 19182-2679
 13982269 +State Collection Service Inc, 2509 S. Stoughton Road, Madison, WI 53716-3314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
 +EDI: QRHOLBER.COM Jan 06 2018 01:03:00 ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
 smg
 E-mail/Text: bankruptcy@phila.gov Jan 06 2018 01:12:05 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg
 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 06 2018 01:11:40 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg
 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 06 2018 01:11:52 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13982237 EDI: HNDA.COM Jan 06 2018 01:03:00 Honda Financial Services, Lock Box 7829, 2080 Cabot Blvd. West, Langhorne, PA 19047
 13982220 EDI: ARSN.COM Jan 06 2018 01:03:00 ARS National Services, Inc., PO Box 469100, Escondido, CA 92046-9100
 13982222 +E-mail/Text: bknotice@bhlmlaw.com Jan 06 2018 01:11:18 Blatt Hasenmiller Leisker & Moore LLC, 1835 Market Street, Suite 501, Philadelphia, PA 19103-2933
 13982223 E-mail/Text: bankruptcy@cavps.com Jan 06 2018 01:11:48 Calvary Portfolio Services LLC, PO Box 27288, Tempe, AZ 85285-7288
 13982224 E-mail/Text: cms-bk@cms-collect.com Jan 06 2018 01:11:17 Capital Management Services LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
 13982225 E-mail/Text: bankruptcy@cavps.com Jan 06 2018 01:11:49 Cavalry Spv I, LLC, as assignee of, Synchrony Bank/Lowes, 500 Summit Lake Drive, Ste. 400, Valhalla, NY 10595-1340
 13982228 EDI: WFNNB.COM Jan 06 2018 01:03:00 Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
 13982229 EDI: IRS.COM Jan 06 2018 01:03:00 Department of the Treasury, Internal Revenue Service, Fresno, CA 93888-0419
 13982246 +EDI: MID8.COM Jan 06 2018 01:03:00 Midland Credit Management Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 13982251 +EDI: MID8.COM Jan 06 2018 01:03:00 Midland Funding LLC, 8875 Aero Drive, Ste. 200, San Diego, CA 92123-2255
 13982250 +EDI: MID8.COM Jan 06 2018 01:03:00 Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 13982263 EDI: PRA.COM Jan 06 2018 01:03:00 Portfolio Recovery Associates LLC, 120 Corporate Blvd., Norfolk, VA 23502
 13982258 EDI: PRA.COM Jan 06 2018 01:03:00 Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541
 13983100 +EDI: PRA.COM Jan 06 2018 01:03:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13982256 E-mail/Text: blegal@phfa.org Jan 06 2018 01:11:42 Pennsylvania Housing Finance Agency,
PO Box 15057, Harrisburg, PA 17105-5057
13982264 +E-mail/Text: bknotice@bhlmlaw.com Jan 06 2018 01:11:19 Portfolio Recovery Associates, LLC,
c/o Blatt, Hasenmiller, Leibsker & Moore, 1835 Market Street, Suite 501,
Philadelphia, PA 19103-2933
13982270 EDI: RMSC.COM Jan 06 2018 01:03:00 Synchrony Bank, PO Box 965064,
Orlando, FL 32896-5064
13982271 EDI: RMSC.COM Jan 06 2018 01:03:00 Synchrony Bank/AEO Inc., PO Box 965064,
Orlando, FL 32896-5064
13982272 EDI: RMSC.COM Jan 06 2018 01:03:00 Synchrony Bank/Walmart, PO Box 965064,
Orlando, FL 32896-5064
13982273 EDI: WFFC.COM Jan 06 2018 01:03:00 Wells Fargo Dealer Services, PO Box 17900,
Denver, CO 80217-0900

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13982241 Joseph Phillips
13982244 Merck and Company Inc.
aty* +ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
13982234* Gwynedd Family Medicine, PO Box 660827, Mailstop 32045287, Dallas, TX 75266-0827
13982236* Holy Redeemer Hospital, PO Box 781728, Philadelphia, PA 19178-1728
13982238* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: IRS, Department of Treasury, 310 Lowell Street,
Andover, MA 01810-4544)
13982247* +Midland Credit Management Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
13982249* +Midland Credit Management Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
13982248* +Midland Credit Management Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
13982252* +Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
13982255* +Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905
13982262* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates LLC, PO Box 12903,
Norfolk, VA 23541)
13982259* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates LLC, PO Box 12914,
Norfolk, VA 23541)
13982260* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates LLC, PO Box 12914,
Norfolk, VA 23541)
13982261* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates LLC, PO Box 12914,
Norfolk, VA 23541)
13982231 ##+Ferry & Nicholas, Inc., Huntingdon Place Office Building, One Braddock Road, 2nd floor,
Mount Pleasant, PA 15666-1458

TOTALS: 2, * 13, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 07, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
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Date Rcvd: Jan 05, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2018 at the address(es) listed below:

KRISTINE A. MICHAEL on behalf of Debtor Tamara Paradissis kmichaelesquire@hotmail.com
REBECCA ANN SOLARZ on behalf of Creditor Pennsylvania Housing Finance Agency
bkgroup@kmlawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com
ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com,
rholber@ecf.epiqsystems.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | <u>Tamara Paradissis</u> | Social Security number or ITIN | xxx-xx-1039 |
| | First Name Middle Name Last Name | EIN | __-____ |
| Debtor 2 | _____ | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-____ |
| United States Bankruptcy Court Eastern District of Pennsylvania | | | |
| Case number: 17-16197-jkf | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tamara Paradissis

1/4/18

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.